Table I.C.3.a(1997) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteri sti cs	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 empl oyees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16. 4%	15. 1%	17. 1%	19. 3%	15. 2%	16. 2%	16. 9%	16. 3%
Industry group								
Agric., fish., forest.	21.0% *	19. 3% *	23. 2% *	37. 3% *	5.0% *	41.9%	22.8 % *	18. 9% *
Mi ni ng	26. 3%	0. 0%	0. 0%	37. 1% *	0. 0%	23. 4%	42. 2% *	20. 9%
Construction	18. 8%	13. 8%	18. 6%	26. 3%	7. 4% *	22. 1%	17. 3%	21. 9% *
Manufacturi ng	14. 3%	9. 5% *	12. 1%	12. 9%	17. 7%	14. 1%	12. 5%	14. 7%
Transp., commu., util.	10. 5%	13. 4% *	28. 3%	27. 7%	19. 7%	6. 1%	21.0%	8. 5%
Wholesale trade	16. 1%	9. 4% *	16. 2%	22. 3%	13. 9%	15. 7%	14. 7%	16. 8%
Retail trade Fin., ins., real est.	21. 2% 19. 0%	16. 4% 10. 0%	18. 8% 5. 2% *	20. 4% 11. 3% *	19. 2% 18. 6%	23. 8% 21. 7%	19. 3% 9. 1%	22. 0% 20. 8%
Services	19. 0% 15. 9%	10. 0% 17. 8%	18. 5%	20. 1%	13. 0%	15.0%	9. 1% 18. 4%	20. 8% 14. 9%
Services	13. 9%	17.0%	16. 5%	2U. 170	13. 0%	13. 0%	10. 4%	14. 9%
Ownershi p								
For profit, incorporated	17. 3%	15. 5%	17. 9%	19. 2%	16. 2%	17. 4%	17. 4%	17. 3%
For profit, unincorporated	15. 7%	13. 6%	14. 8% *	30. 7%	14. 9% *	11. 9%	16. 2%	15. 2%
Nonprofit	12. 4%	15. 6%	15. 6%	17. 4%	10. 9%	11. 0%	14. 9%	12.0%
Unknown	19. 3%	15. 4% *	50. 2% *	7. 4%	32. 8%	18. 1%	10. 9% *	20. 4%
Age of firm								
Less than 5 years	19. 3%	20. 8%	21.4%	21. 3%	13. 3% *	21.8%	20. 6%	17. 2%
5-9 years	19. 1%	20. 6%	20. 4%	24.6%	19.0%	8.3% *	20. 3%	17. 9%
10-19 years	15. 1%	9. 7%	15. 8%	19. 4%	13. 8%	14. 7%	15. 1%	15. 1%
20 or more years	15.4%	10. 1%	13. 9%	16. 7%	14. 9%	16. 1%	14. 1%	15. 7%
Unknown	16. 8%	14. 4% *	16. 5% *	19. 9%	15. 9%	16. 8%	15. 8%	16. 8%
Multi/single status								
2 or more locations	16. 5%	15. 3% *	14. 2%	19. 3%	15. 9%	16. 4%	15. 5%	16. 5%
1 location only	16. 3%	15.0%	17. 3%	19. 3%	14. 5%	8.9% *	17.0%	15.4%
Percent full-time employees								
Less than 25%	18. 3%	16. 2% *	17. 8% *	20. 2%	19. 6%	14.3% *	18.8% *	17. 9%
25-49%	18. 3%	9. 5% *	14. 5% *	25. 4%	22. 0%	16. 7%	18. 4%	18. 3%
50- 74%	16.0%	17. 1%	17. 3%	19. 3%	12. 9%	15. 3%	17. 5%	15. 3%
75% or more	16. 4%	14. 7%	17. 2%	18. 8%	15. 2%	16. 3%	16. 7%	16. 3%
Union presence								
No union employees	17. 5%	15. 8%	17. 4%	18. 5%	15. 8%	18. 5%	17. 3%	17.5%
Has union employees	12.0%	1.8% *	3.0% *	27. 9%	10. 0%	11. 8%	8. 2% *	17. 3% 12. 3%
Unknown	14. 5%	8.0% *	29. 7%	24. 6%	14. 8%	13. 2%	16. 7%	14. 2%
	, 0,0	3. 3.0		2. 0.0	_ 2. 0.0	20. 2.0	20	11.20
Percent low wage employees	91 50/	10 00/ ₺	20 40/ ₺	90 90/	10 00/	07 70/	1 77 40/	ΩΩ ΩΩ/
50% or more low wage	21. 5%	12.0% *	20. 4% *	26. 2%	19. 2%	27. 7%	17. 4%	22. 9%
Less than 50% low wage Unknown	16. 1% 16. 3%	15. 5% 10. 1% *	17. 1% 16. 5%	18. 5% 23. 1%	14. 3% 18. 3%	15. 9% 16. 1%	16. 9% 16. 0%	15. 7% 16. 4%
UIIKIIUWII	10. 3%	10. 1%	10. 5%	23. 170	10. 3%	10.1%	10. 0%	10. 4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component. Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

Table I.C. 3. a(1997) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteri sti cs	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 empl oyees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0. 70%	1.84%	1. 35%	1. 66%	1. 19%	0. 62%	0. 93%	0. 72%
Industry group								
Agric., fish., forest.	7. 51% *	7. 08% *	10. 59% *	11. 23% *	2. 55% *	11. 87%	9.59% *	6.00% *
Mi ni ng	7. 32%	0. 00%	0. 00%	11.81% *	0. 00%	6. 56%	13. 37% *	5. 89%
Construction	4. 00%	4. 06%	5. 19%	7. 19%	6. 50% *	5. 71%	3. 09%	8. 04% *
Manufacturi ng	0. 78%	3. 15% *	2. 54%	3. 06%	1. 46%	0. 80%	3. 02%	0. 62%
Transp., commu., util.	1. 05%	5. 41% *	8. 20%	6. 13%	4. 21%	1. 15%	5. 04%	1. 36%
Wholesale trade	2. 18%	5. 87% *	4. 50%	4. 08%	2. 79%	1. 08%	3. 83%	2. 36%
Retail trade	1. 19%	3. 89%	2. 90%	2. 11%	3. 86%	2. 30%	0. 99%	1. 46%
Fin., ins., real est.	1. 24%	2. 79%	2. 74% *	3. 81% *	4. 33%	1. 75%	1. 84%	1. 56%
Servi ces	1. 26%	3. 01%	2. 24%	2. 46%	1. 31%	1. 22%	1. 63%	1. 11%
Ownershi p								
For profit, incorporated	0. 59%	2. 32%	1. 37%	1. 25%	1. 47%	0. 70%	0. 88%	0. 62%
For profit, unincorporated	1. 62%	2. 14%	5. 59 % *	6. 15%	4. 53% *	3. 55%	2. 22%	2. 47%
Nonprofit	1. 10%	4. 30%	3. 78%	1. 80%	1. 96%	1. 32%	2. 23%	1. 13%
Unknown	2. 34%	13. 36% *	15. 89% *	1. 91%	8. 89%	3. 13%	10. 72% *	2. 61%
Age of firm								
Less than 5 years	1. 33%	3. 14%	4. 49%	4. 82%	5. 09% *	3. 77%	1.57%	3. 98%
5-9 years	2. 02%	4. 14%	3. 25%	2. 70%	4. 23%	3. 00% *	2. 38%	2. 98%
10-19 years	1. 52%	2. 29%	3. 00%	3. 29%	3. 52%	2. 15%	1. 92%	1. 82%
20 or more years	1. 04%	2. 18%	2. 15%	1. 91%	1.65%	1. 29%	1. 60%	1. 16%
Unknown	0. 83%	11. 53% *	4. 99% *	4. 86%	1. 79%	0. 84%	2. 89%	0. 89%
Multi/single status								
2 or more locations	0. 66%	10. 08% *	4. 25%	1. 36%	1. 26%	0. 70%	1. 95%	0. 68%
1 location only	1. 27%	1. 82%	1. 47%	1. 92%	2. 17%	2. 87% *	1.04%	1. 87%
Percent full-time employees								
Less than 25%	2. 69%	6.84% *	5. 78% *	4. 89%	5. 27%	8. 32% *	5.88 % *	2. 52%
25-49%	1. 32%	5. 16% *	5. 85% *	7. 02%	3. 94%	1. 94%	4. 01%	1. 51%
50-74%	1. 11%	3. 14%	3. 32%	2.07%	1. 88%	3. 45%	1. 47%	1. 54%
75% or more	0. 76%	1. 77%	1. 82%	2. 06%	1. 32%	0. 73%	1. 13%	0. 73%
Uni on presence								
No union employees	0. 75%	1.86%	1. 18%	1. 53%	1. 55%	0. 71%	0. 98%	0. 72%
Has union employees	0. 93%	1. 27% *	5. 60 % *	7. 50%	2. 38%	1. 28%	2.72% *	0. 99%
Unknown	1. 63%	2. 50% *	7. 65%	5. 98%	3. 51%	1. 45%	4. 94%	1. 62%
Percent low wage employees								
50% or more low wage	1.85%	3. 84% *	6. 49% *	4. 03%	3. 19%	3. 48%	4. 18%	2. 69%
Less than 50% low wage	0. 93%	2. 03%	1. 43%	1. 75%	1. 20%	1. 11%	1.09%	1. 02%
Unknown	0. 98%	5. 15% *	4. 69%	4. 35%	2. 98%	0. 96%	4. 19%	1. 01%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component. Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.